

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF VIRGINIA
LYNCHBURG DIVISION

IN RE: FRANK THOMAS DOMBROWSKI
Debtor

CHAPTER 13
CASE NO. 07-61223

**CONSENT ORDER RESOLVING CREDITOR MELODY L. FRAZIER'S
OBJECTION TO CONFIRMATION AND MOTION TO EXTEND TIME TO OBJECT
TO NOTICE OF ADEQUATE PROTECTION**

Come now the parties by counsel, and it appearing that all matters in controversy are fully resolved by agreement of the parties in accordance with the following terms.

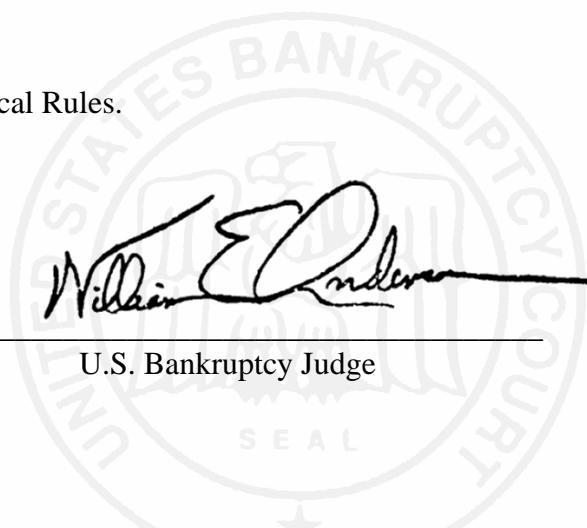
Whereas the parties have agreed that creditor Melody L. Frazier's Objection to Confirmation and Motion to Extend Time to Object to Notice of Adequate Protection are resolved in accordance with the following terms:

1. The Debtor shall amend his Chapter 13 plan to provide that the secured portion of the claim of Melody L. Frazier shall be paid a total of \$17,821.20, representing an agreed secured value of \$15,000.00 for all collateral securing the claim of Melody L. Frazier described in her Objection to Confirmation filed in this case. The foregoing allowed secured claim shall be paid by the Trustee with 7% interest over 60 months in payments of \$297.02 per month. This plan provision will satisfy any and all claims Melody L. Frazier may have against the Debtor and the collateral.
2. The balance of the allowed claim of Melody L. Frazier shall be paid as a general unsecured claim and paid pro rata by the Chapter 13 Trustee along with the other allowed general unsecured claims. The Debtor's amended plan contemplates that the allowed general unsecured claimants will be paid an estimated 5% of their claims.
3. The Debtor waives any dispute objection to the claim of Melody L. Frazier to the extent that that it is filed in accordance with the total claim amounts and terms ("Original Debt" is approximately \$38,121.23 and "Second Debt" is approximately \$7,113.67 for a total claim of \$45,234.90) as outlined in the Objection to Confirmation filed by her in this case. The secured portion of the total of both claims shall be paid as stated in paragraph one of this order.

It is so **ORDERED**.

This Order shall be distributed in accordance with Local Rules.

Entered: October 31, 2007



William E. Anderson
U.S. Bankruptcy Judge

We ask for this:

/s/ David Cox
David Cox
David Wright
Janice Hansen
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Seen and agreed:

/s/ Herbert L. Beskin

Herbert L. Beskin, Trustee